MEMORANDUM OF UNDERSTANDING 2018

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Between

PT ESHAN MEDIKA PRATAMA (EMP)

And

JK&D International ("JKD")

1. Purpose

PT ESHAN MEDIKA PRATAMA (EMP)and JKD (together referred to as the "Parties) desire to enter into this Memorandum of Understanding ("MOU"). Within this MOU there will primarily be project development, project management and project financing of the Avicena Medica AMC -1 500- bed hospital in Bogor-Keradenan, Indonesia

2. Background

EMP is a privately-owned corporation legally established under the laws of the Republic of Indonesia with a purpose to own and operate a 500-bed hospital in Bogor-Keradenan, Indonesia.

300 bed General Hospital
200 bed Cancer Hospital
100 Student School

JKD is an established project development group with global-wide experience in financing and developing Hospital Projects, airports, cement plants, pipelines, light rails, ports, telecommunications. JK&D has close affiliations with Tier 1 EPC(s): Samsung C&T, Yooshin, Daewoo, Daelim, SK E&C, POSCO, GS E&C. JK&D has close affiliations with Tier 1 Financial Institutions: KDB, CIMB Securities, Shinhan Investments Asia, Meritz Securities, KoFC, Mirae Asset, KB Kookmin Bank. JK&D Co-Managing Directors Brian Dennard & Joonyouong Kim, Ph.D. have financed and developed Mixed Use/Residential and strategic infrastructure projects in such diverse emerging markets as Kazakhstan, Liberia, Serbia, French Polynesia, Western Samoa, Guatemala, Honduras, Korea, Germany's North Sea, Cambodia, and Iraq to name several.

3. Scope and Term

This MOU sets forth the intentions of the Parties for increased collaboration, cooperation and interaction in the goal of financing (Debt 70%) and potential Equity and developing the Avicena Medica AMC -1 500-bed hospital in Bogor-Keradenan, Indonesia.

The Term of this MOU is for 60 days, during which time the 2 parties will have signed a Service Agreement, and JK&D will have successfully performed all Deliverables outlined in the Service Agreement for the Avicena Medica AMC 1 500 bed hospital in Bogor-Keradenan, Indonesia. Subsequently this MOU will / can be extended to cover additional projects and a continued relationship.

4. Expenditure:

Expenditure for the operations under this Memorandum of Understanding, shall be the responsibility of PT ESHAN MEDIKA PRATAMA (EMP), and they will be responsible for the engagement of JK&D under the terms and conditions outlined in a Service Agreement for the Avicena Medica AMC -1 500 bed hospital in Bogor-Keradenan, Indonesia.

5. Confidentiality:

All technical materials, diagrams, sketches, plans, drawings, calculations, know-how and trade secrets exchanged between the Parties will remain the property of the disclosing Party, whether or not explicitly flagged as such (written) or declared as such (verbal communications). Under no circumstances is the other Party allowed to forward, repeat, copy or otherwise disclose the disclosing Party's material to any other entity without the disclosing Party's express permission.

6. Duties and Responsibilities of the Parties

A. JKD: JKD shall review all documentation pertaining to the Avecina Medica AMC -1 500-bed hospital in Bogor-Keradenan, Indonesia. and create an assessment which will subsequently provide the mechanism for financing (Debt 70%) and potential Equity and development of the 500 bed hospital in Bogor-Keradenan, Indonesia. JK&D will provide for the issuance of LOIs, LOCs and all pertinent funding documents from Tier 1 Financial Institutions. JK&D. JK&D will provide Tier 1 Korean EPCs for project development as requested and required by lenders.

Once engaged for a specific project, JK&D shall: **(A)** Commence preliminary due diligence on each project and subsequently obtain for each project the initial valid and

verifiable LOIs (Letter{s} of Interest) from Tier 1 Financial Institutions.

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B. Initiate and oversee all aspects of fully funded feasibility study(s) both technical and financial, prepare a Project Package, oversee and prepare the Due Diligence materials, create the Pro Forma Financial Model(s), present complete Project Package(s) and DD to Tier 1 Financial Funding Partner for the issuance of the LOC (Letter of Commitment to Fund) and then subsequently act as co-Project Administrator and Project Oversight entity for PT ESHAN MEDIKA PRATAMA (EMP).

PT ESHAN MEDIKA PRATAMA (EMP) shall engage JK&D in accord with the Service Agreement provide by JK&D for the Avicena Medico AMC -1 500-bed hospital in Bogor-Keradenan, Indonesia.

PT ESHAN MEDIKA PRATAMA (EMP) is responsible for Project(s) identification, project Mandate, project documentation, studies, permits, easement documents, Government agreements, etc. Provide access to both present and future projects with the first right of refusal to finance and develop those projects. Provide local expertise, Government and community relations, and advice and co-operation at all levels. PT ESHAN MEDIKA PRATAMA (EMP) will also provide JK&D with adequate office space with current telecommunication equipment and office supplies and equipment.

Authorized Signatures:

PT ESHAN MEDIKA PRATAMA (EMP)

By: ____________________________

Name LAUREN RAHMAN RUNTU
Director

Date: ___________________________, 2018

JK&D International, Ltd

By: *Brian G Dennard*

Name: Brian Dennard
Co-Founder and Managing Director

By:

Name: AJ Hamdan
Director of Business Development

Date: May 14, 2018